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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

FILED

JUN 20 2011

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

February 11, 2011

Gayle Neuman, Property & Casualty Compliance Unit
Illinois Department of Insurance
320 West Washington Street
Springfield, IL 62767-0001

RE: **THE MEDICAL PROTECTIVE COMPANY- NAIC #11843**
COMPANY FILE NO: 11-CRNA-04
COMPANY FEIN NO: 35-0506406 ✓
ILLINOIS HEALTHCARE PROFESSIONAL LIABILITY PROGRAM - CERTIFIED REGISTERED NURSE
ANESTHETISTS *RATE/RULE*
OCCURRENCE AND STANDARD CLAIMS MADE PROGRAM

Revise Class Plans

EFFECTIVE DATE: February 25, 2011

Dear Ms. Neuman:

The Medical Protective Company hereby submits for your review and consideration the above-captioned class plan filing applicable to its Illinois Healthcare Professional Liability – Certified Registered Nurse Anesthetists program. The company requests **February 25, 2011**, as the effective date for this submission.

The company reports its statistics to ISO.

Please find enclosed the required filing forms, actuarial certification and a self-addressed stamped envelope. Upon completion of your review, would you please stamp the duplicate copy of this submission and return it to us in the envelope provided.

Should you have any questions regarding this filing, please contact me. Thank you.

Sincerely,

Melissa Millican

Melissa Millican, Paralegal
The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835-3568
(800)-348-4669, ext. 6838
(260)-486-0733 (fax)
melissa.millican@medpro.com

Enclosures

1-0
MEM
RAT
ghw
Jeh

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Tuesday, June 21, 2011 3:47 PM
To: Neuman, Gayle
Subject: RE: Medical Protective - Filing #11-CRNA-04

Ms. Neuman,

We were waiting on the Department's approval for this filing. We will use the approval date by the department of June 20, 2011.

Thank you,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 21, 2011 4:40 PM
To: Millican, Melissa
Subject: Medical Protective - Filing #11-CRNA-04

Ms. Millican,

The Department of Insurance completed its review of the filing referenced above on June 20, 2011. Originally, Medical Protective requested the filing be effective February 25, 2011. Was the filing put into effect on February 25, 2011 or do you wish to have a different effective date?

Your prompt response is appreciated.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

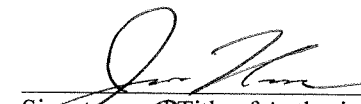
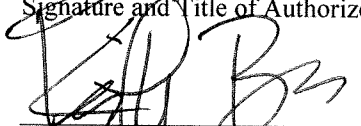
THIS MESSAGE IS INTENDED FOR THE SOLE USE OF THE ADDRESSEE AND MAY BE CONFIDENTIAL, PRIVILEGED AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAWS. IF YOU RECEIVE THIS MESSAGE IN ERROR, PLEASE DESTROY IT AND NOTIFY US BY SENDING AN E-MAIL TO: GAYLE.NEUMAN@ILLINOIS.GOV.

**ILLINOIS CERTIFICATION FOR
MEDICAL MALPRACTICE RATES**

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Jim Kunce, a duly authorized officer of The Medical Protective Company, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Keith Barnes, a duly authorized actuary of The Medical Protective Company, am authorized to certify on behalf of The Medical Protective Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

 Signature and Title of Authorized Insurance Company Officer	<u>srp & Chief Actuary</u>	<u>2/9/11</u> Date
 Signature, Title and Designation of Authorized Actuary	<u>VP & Actuary, ECAS MAAA</u>	<u>2/9/11</u> Date

Insurance Company FEIN 35-0506406 Filing Number 11-CR NA-04

Insurer's Address 5814 Reed Road

City Fort Wayne State IN Zip Code 46835

Contact Person's:

-Name and E-mail Melissa Millican, melissa.millican@medpro.com

-Direct Telephone and Fax Number 260-486-0838

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 02/25/2011

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Med Mal/CRNA</u> <u>Line of Insurance</u>	<u>0</u>	<u>0%</u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): The filing revised the class plans for the Company's Healthcare Professional Liability - Certified Registered Nurse Anesthetists Program.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

The Medical Protective Company

Name of Company

Keith Barnes, VP & Actuary

Official - Title

THE MEDICAL PROTECTIVE COMPANY
ILLINOIS
CERTIFIED REGISTERED NURSE ANESTHETIST PRODUCT
EXPLANATORY MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits a change to its new Certified Registered Nurse Anesthetist (CRNA) program. The change is the removal of class C2.

RATE DEVELOPMENT:

The Medical Protective Company partnered with the American Association of Nurse Anesthetists (AANA) and began marketing this new CRNA program in most states in 2010. The program has had success in its first year with over 4MM of premium written. However, there has been very little new business production in class C2 (less than 4% of policies). We have reviewed the lack of success in this area and are proposing changes with this filing.

The initial program was developed based on a review of CNA's (American Casualty Company of Reading PA) approved countrywide program. The CNA program did not have a class plan but it was MedPro's understanding that CNA debited insureds based on practice/assignment characteristics. We filed our C2 class with 25% higher rates in order to produce rates comparable to CNA debits. However, the lack of success we have experienced is due to that fact that the insureds that we classify as C2 are being charged a premium by CNA that has no debit applied.

It was MedPro's goal to file a program that was comparable to the CNA program in coverage and rating structure but the use of class C2 is resulting in rates that are not comparable to the CNA program. As such, we hereby withdraw class C2 and will rate all CRNAs as class C1. The exhibit below outlines the proposed change.

<u>Current</u> <u>Class</u>	<u>Current</u> <u>Factor</u>	<u>Proposed</u> <u>Class</u>	<u>Proposed</u> <u>Factor</u>	<u>Rate</u> <u>Change</u>
C1	1.00	C1	1.00	0.0%
C2	1.25	C1	1.00	-20.0%

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
HEALTHCARE PROFESSIONALS
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE PROGRAM
CLASS PLAN

CLASS C1

CERTIFIED REGISTERED NURSE ANESTHETISTS PROVIDING PROFESSIONAL SERVICES.

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SPRINGFIELD, ILLINOIS

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ILLINOIS
HEALTHCARE PROFESSIONALS
CERTIFIED REGISTERED NURSE ANESTHETIST
STANDARD CLAIMS MADE PROGRAM
CLASS PLAN

CLASS C1

CERTIFIED REGISTERED NURSE ANESTHETISTS PROVIDING PROFESSIONAL SERVICES.

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DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

**The
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Fort Wayne, Indiana 46835
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ILLINOIS - AREA 1
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE RATES

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	4,044	5,096	5,541	7,037	8,331	8,776

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DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 2
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE RATES

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,562	4,488	4,880	6,198	7,338	7,730

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DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

RTS-OCC

IL-11-01

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ILLINOIS - AREA 3
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE RATES

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,370	4,246	4,617	5,864	6,942	7,313

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DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	2,181	2,748	2,988	3,794	4,492	4,732

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SPRINGFIELD, ILLINOIS

IL-11-01

RTS-CM0

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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,172	3,997	4,346	5,519	6,534	6,883

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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,767	4,746	5,160	6,554	7,760	8,174

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,925	4,946	5,378	6,830	8,086	8,518

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STATE OF ILLINOIS
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SPRINGFIELD, ILLINOIS

IL-11-01

RTS-CM3

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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,965	4,996	5,432	6,899	8,168	8,604

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SPRINGFIELD, ILLINOIS

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Fort Wayne, Indiana 46835
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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	1,921	2,420	2,631	3,342	3,957	4,168

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SPRINGFIELD, ILLINOIS

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CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	2,794	3,520	3,827	4,861	5,755	6,062

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,317	4,180	4,545	5,772	6,834	7,199

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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,457	4,356	4,736	6,015	7,122	7,502

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 2
CERTIFIED REGISTERED NURSE ANESTHETIST
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,492	4,400	4,784	6,076	7,194	7,578

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	1,817	2,290	2,489	3,162	3,743	3,944

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	2,643	3,330	3,621	4,599	5,445	5,736

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,139	3,955	4,300	5,462	6,466	6,812

FILED

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STATE OF ILLINOIS
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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,271	4,121	4,481	5,692	6,738	7,098

FILED

JUN 20 2011

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SPRINGFIELD, ILLINOIS

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ILLINOIS - AREA 3

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,304	4,163	4,526	5,749	6,806	7,170

FILED

JUN 20 2011

STATE OF ILLINOIS
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SPRINGFIELD, ILLINOIS

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Fort Wayne, Indiana 46835
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ILLINOIS

HEALTHCARE PROFESSIONALS

CERTIFIED REGISTERED NURSE ANESTHETIST

OCCURRENCE PROGRAM

~~RATE CLASSES~~

CLASS PLAN

CLASS C1

CERTIFIED REGISTERED NURSE ANESTHETISTS PROVIDING PROFESSIONAL SERVICES.
~~AT LESS THAN 5 ACCREDITED FACILITIES.*~~

CLASS C2

~~ALL OTHER CERTIFIED REGISTERED NURSE ANESTHETISTS.~~

~~* INCLUDES ONLY FACILITIES ACCREDITED BY ONE OR MORE OF THE FOLLOWING
ORGANIZATIONS: AAAASF, AAAHC, DNV HEALTHCARE, HFAP, IMQ AND THE
JOINT COMMISSION (HAP, CAH, OBS AND AMB).~~

The
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ILLINOIS
HEALTHCARE PROFESSIONALS
CERTIFIED REGISTERED NURSE ANESTHETIST
STANDARD CLAIMS MADE PROGRAM
RATE CLASSES

CLASS PLAN

CLASS C1

CERTIFIED REGISTERED NURSE ANESTHETISTS PROVIDING PROFESSIONAL SERVICES.
~~AT LESS THAN 5 ACCREDITED FACILITIES.*~~

CLASS C2

~~ALL OTHER CERTIFIED REGISTERED NURSE ANESTHETISTS.~~

~~* INCLUDES ONLY FACILITIES ACCREDITED BY ONE OR MORE OF THE FOLLOWING
ORGANIZATIONS: AAAASF, AAAHC, DNV HEALTHCARE, HFAP, IMQ AND THE
JOINT COMMISSION (HAP, CAH, OBS AND AMB).~~

The
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ILLINOIS - AREA 1
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE RATES

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	4,044	5,096	5,541	7,037	8,331	8,776
C2	5,055	6,370	6,926	8,796	10,414	10,970

The
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ILLINOIS - AREA 2
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE RATES

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,562	4,488	4,880	6,198	7,338	7,730
C2	4,453	5,610	6,100	7,748	9,173	9,663

**The
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**ILLINOIS - AREA 3
CERTIFIED REGISTERED NURSE ANESTHETIST
OCCURRENCE RATES**

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,370	4,246	4,617	5,864	6,942	7,313
C2	4,213	5,308	5,771	7,330	8,678	9,141

**The
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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	2,181	2,748	2,988	3,794	4,492	4,732
C2	2,726	3,435	3,735	4,743	5,615	5,915

The
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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,172	3,997	4,346	5,519	6,534	6,883
C2	3,965	4,996	5,433	6,899	8,168	8,604

The
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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,767	4,746	5,160	6,554	7,760	8,174
C2	4,709	5,933	6,450	8,193	9,700	10,218

The
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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,925	4,946	5,378	6,830	8,086	8,518
C2	4,906	6,183	6,723	8,538	10,108	10,648

**The
Medical Protective Company
Fort Wayne, Indiana 46835**

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ILLINOIS - AREA 1

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,965	4,996	5,432	6,899	8,168	8,604
C2	4,956	6,245	6,790	8,624	10,210	10,755

**The
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Fort Wayne, Indiana 46835**

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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	1,921	2,420	2,631	3,342	3,957	4,168
C2	2,401	3,025	3,289	4,178	4,946	5,210

The
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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	2,794	3,520	3,827	4,861	5,755	6,062
C2	3,493	4,400	4,784	6,076	7,194	7,578

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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,317	4,180	4,545	5,772	6,834	7,199
C2	4,146	5,225	5,681	7,215	8,543	8,999

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CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,457	4,356	4,736	6,015	7,122	7,502
C2	4,324	5,445	5,920	7,519	8,903	9,378

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ILLINOIS - AREA 2

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,492	4,400	4,784	6,076	7,194	7,578
C2	——4,365	——5,500	——5,980	——7,595	——8,993	——9,473

**The
Medical Protective Company
Fort Wayne, Indiana 46835**

Professional Protection Exclusively Since 1899

ILLINOIS - AREA 3

CERTIFIED REGISTERED NURSE ANESTHETIST

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	1,817	2,290	2,489	3,162	3,743	3,944
C2	2,271	2,863	3,111	3,953	4,679	4,930

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1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	2,643	3,330	3,621	4,599	5,445	5,736
C2	3,304	4,163	4,526	5,749	6,806	7,170

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2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,139	3,955	4,300	5,462	6,466	6,812
C2	———3,924	———4,944	———5,375	———6,828	———8,083	———8,515

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3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,271	4,121	4,481	5,692	6,738	7,098
C2	——4,089	——5,151	——5,601	——7,115	——8,423	——8,873

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STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
C1	3,304	4,163	4,526	5,749	6,806	7,170
C2	——4,130	——5,204	——5,658	——7,186	——8,508	——8,963